

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Sallie A. Bowers
 Debtor

Case No. 18-11597-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Jul 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2019.

db #+Sallie A. Bowers, 135 E. High Street, Womelsdorf, PA 19567-1501
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 ust +United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502,
 Philadelphia, PA 19106-2908
 14165067 +Cenlar FSB, servicer for Home Point Fin Corp., c/o Rebecca A. Solarz, Esq.,
 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
 14194866 +Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
 14108450 +Home Point Financial Corporation, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Blvd.,
 Ewing, NJ 08618-1430
 14095720 Home Point Financial Corporation, c/o Jerome Blank, Esq., 1617 JFK Boulevard, Ste 1400,
 One Penn Center Plaza, Philadelphia, PA 19103
 14070475 Phelan Hallinan Diamond & Jones LLP, 1967 JFK Blvd, Suite 1400, Philadelphia, PA 19103
 14070476 +Reading Hospital, 420 S. 5th Street, Reading, PA 19602
 14070477 +St. Joseph Hospital, 2500 Bernville Road, Reading, PA 19605-9453

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: DanRabenold@rkslawfirm.com Aug 01 2019 03:26:50 DANIEL T. RABENOLD,
 Rabenold, Koestel, Goodman & Denaro P.C., 501 Park Road North, P.O. Box 6263,
 Wyomissing, PA 19610
 tr +EDI: QRHHOLBER.COM Aug 01 2019 07:13:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 01 2019 03:27:09
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Aug 01 2019 03:27:38 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14105508 EDI: RESURGENT.COM Aug 01 2019 07:13:00 LVNV Funding, LLC its successors and assigns as,
 assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 14083299 +EDI: AGFINANCE.COM Aug 01 2019 07:13:00 OneMain, PO Box 3251, Evansville, IN 47731-3251
 14070474 +EDI: AGFINANCE.COM Aug 01 2019 07:13:00 OneMain Financial, 1598 Cumberland Street,
 Lebanon, PA 17042-4532
 14245316 EDI: PRA.COM Aug 01 2019 07:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541
 14098717 EDI: Q3G.COM Aug 01 2019 07:13:00 Quantum3 Group LLC as agent for, CF Medical LLC,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14070473 ##+Home Point Financial, 1194 Oak Valley Drive, Suite 80, Ann Arbor, MI 48108-8942
 TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: Lisa
Form ID: 309A

Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2019 at the address(es) listed below:

DANIEL T. RABENOLD on behalf of Debtor Sallie A. Bowers DanRabenold@rkslawfirm.com,
rbernabe@rkslawfirm.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
JAMES A. PROSTKO on behalf of Creditor HOME POINT FINANCIAL CORPORATION paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor Home Point Financial Corporation paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor HOME POINT FINANCIAL CORPORATION paeb@fedphe.com
REBECCA ANN SOLARZ on behalf of Creditor Home Point Financial Corporation
bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
ecfmail@readingchl3.com, ecf_frpa@trusteel3.com
THOMAS YOUNG.HAE SONG on behalf of Creditor HOME POINT FINANCIAL CORPORATION paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com,
ECF_FRPA@Trusteel3.com

TOTAL: 11

Information to identify the case:

Debtor 1	Sallie A. Bowers	Social Security number or ITIN	xxx-xx-9080
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 3/8/18
Case number:	18-11597-jkf	Date case converted to chapter	7 7/23/19

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sallie A. Bowers	
2. All other names used in the last 8 years		
3. Address	135 E. High Street Womelsdorf, PA 19567	
4. Debtor's attorney Name and address	DANIEL T. RABENOLD Rabenold, Koestel, Goodman & Denaro P.C. 501 Park Road North P.O. Box 6263 Wyomissing, PA 19610	Contact phone 610 374 2103 Email: DanRabenold@rkslawfirm.com
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M. Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 7/31/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 16, 2019 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 544 Court Street, Reading, PA 19601
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 11/15/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	